

Claims

What is claimed is:

1 1. A method of financing payments to providers of medical services to
2 patients, comprising:
3 the patients making payments to a payor in exchange for the payor's
4 promise to provide medical RVUs to the patients;
5 the payor making payments to an auxiliary service provider in exchange
6 for the auxiliary service provider's promise to provide medical RVUs
7 to the patients; and
8 the auxiliary service provider making a payment to a primary service
9 provider in exchange for the primary service provider's promise to
10 provide a block of medical RVUs to the patients.

1 2. The method of claim 1, further comprising:
2 the auxiliary service provider maintaining an account receivable that is
3 representative of the degree to which the primary service provider
4 has provided the block of medical RVUs to the patients.

1 3. The method of claim 1, further comprising:
2 the primary service provider maintaining an account payable that is
3 representative of the degree to which the primary service provider
4 has provided the block of medical RVUs to the patients.

1 4. The method of claim 1, further comprising:
2 the auxiliary service provider maintaining an account receivable that is
3 representative of the degree to which the primary service provider
4 has provided the block of medical RVUs to the patients; and
5 the primary service provider maintaining an account payable that is

6 representative of the degree to which the primary service provider
7 has provided the block of medical RVUs to the patients.

1 5. The method of claim 1, wherein the payments from the payor to the
2 auxiliary service provider comprise capitation payments.

1 6. The method of claim 1, wherein the payments from the payor to the
2 auxiliary service provide comprise fee for service payments.

1 7. A method of financing payments to providers of medical services to
2 patients, comprising:
3 the patients making payments to one or more payors in exchange for the
4 payors' promises to provide medical RVUs to the patients;
5 the payors making payments to one or more auxiliary service providers in
6 exchange for the auxiliary service providers' promises to provide
7 medical RVUs to the patients;
8 the auxiliary service providers bidding on blocks of medical RVUs offered
9 for sale by one or more primary service providers in a medical RVU
10 trading system; and
11 the auxiliary service providers contracting with one or more of the primary
12 service providers using the medical RVU trading system.

1 8. The method of claim 7, further comprising:
2 the auxiliary service provider maintaining an account receivable that is
3 representative of the degree to which the primary service provider
4 has provided the contracted for block of medical RVUs to the
5 patients.

1 9. The method of claim 7, further comprising:
2 the primary service provider maintaining an account payable that is
3 representative of the degree to which the primary service provider
4 has provided the contracted for block of medical RVUs to the
5 patients.

1 10. The method of claim 7, further comprising:
2 the auxiliary service provider maintaining an account receivable that is
3 representative of the degree to which the primary service provider
4 has provided the contracted for block of medical RVUs to the
5 patients; and
6 the primary service provider maintaining an account payable that is
7 representative of the degree to which the primary service provider
8 has provided the contracted for block of medical RVUs to the
9 patients.

1 11. The method of claim 7, wherein the payments from the payor to the
2 auxiliary service provider comprise capitation payments.

1 12. The method of claim 7, wherein the payments from the payor to the
2 auxiliary service provide comprise fee for service payments.

1 13. A method of financing payments to providers of medical services to
2 patients, comprising:
3 the patients making a payment to a primary service provider in exchange
4 for the primary service provider's promise to provide a block of
5 medical RVUs to the patients.

1 14. The method of claim 13, further comprising:
2 the patients maintaining an account receivable that is representative of
3 the degree to which the primary service provider has provided the
4 block of medical RVUs to the patients.

1 15. The method of claim 13, further comprising:
2 the primary service provider maintaining an account payable that is
3 representative of the degree to which the primary service provider
4 has provided the block of medical RVUs to the patients.

1 16. The method of claim 13, further comprising:
2 the patients maintaining an account receivable that is representative of
3 the degree to which the primary service provider has provided the
4 block of medical RVUs to the patients; and
5 the primary service provider maintaining an account payable that is
6 representative of the degree to which the primary service provider
7 has provided the block of medical RVUs to the patients.

1 17. The method of claim 13, further comprising:
2 the primary service provider issuing bonds payable in blocks of medical
3 RVUs; and
4 the patients purchasing the bonds.

1 18. A method of financing payments to providers of medical services to
2 patients, comprising:
3 the patients bidding on blocks of medical RVUs offered for sale by one or
4 more primary service providers in a medical RVU trading system;
5 and

6 the patients contracting with one or more of the primary service providers
7 using the medical RVU trading system.

1 19. The method of claim 18, further comprising:
2 the patients maintaining an account receivable that is representative of
3 the degree to which the primary service provider has provided the
4 block of medical RVUs to the patients.

1 20. The method of claim 18, further comprising:
2 the primary service provider maintaining an account payable that is
3 representative of the degree to which the primary service provider
4 has provided the block of medical RVUs to the patients.

1 21. The method of claim 18, further comprising:
2 the patients maintaining an account receivable that is representative of
3 the degree to which the primary service provider has provided the
4 block of medical RVUs to the patients; and
5 the primary service provider maintaining an account payable that is
6 representative of the degree to which the primary service provider
7 has provided the block of medical RVUs to the patients